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Fill in this information to identify your case:	
United States Bankruptcy Court for the: Northern District of: Illinois	
(State) Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	art 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name	Lynell	
	Write the name that is on	First name	First name
	your government-issued picture identification (for	Middle name	Middle name
	example, your driver's	Bryant	
	license or passport	Last name	Last name
	Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2	All other names you		
	have used in the last	First name	First name
	8 years		_
	Include your married or	Middle name	Middle name
	maiden names.	Last name	Last name
		First name	First name
		Thornamo	The mane
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits	XXX - XX- 4251	xxx - xx-
	of your Social Security number or	OR	OR
	federal Individual Taxpayer Identification number	9 xx - xx-	9 xx - xx-
	(ITIN)		

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D	ebtor 1 Lynell First Name	Bryant Middle Name Last Name	Case number (if known)
	THOUNGHO	Mildel Haire Last Haire	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
Include trade names and doing business as names		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		5533 S Honore Number Street	Number Street
		Chicago Illinois 60636	
		City State Zip Code Cook	City State Zip Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Lynell		Bryant	Case number (if knd	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Cas	se		
 The chapter of the Bankruptcy Code you are choosing to file under 		escription of each, see <i>Notice Rec</i>)). Also, go to the top of page 1 an		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about he cashier's check, or may pay with a credit I need to pay the fee Individuals to Pay You I request that my fee judge may, but is not the official poverty line.	now you may pay. Typically, if yononey order If your attorney is it card or check with a pre-print e in installments. If you choose your Filing Fee in Installments (Gee be waived (You may request required to, waive your fee, and ine that applies to your family sign, you must fill out the Applies.	you are paying the submitting you ted address. se this option, sig Official Form 103 at this option only and may do so only size and you are to	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for SA</i>). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	Wher Wher	MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	Wher <u>W</u> her	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to lin	-		o you want to stay in your residence? St You (Form 101A) and file it with

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Debtor 1 Lynell Bryant Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Lynell
 Bryant
 Case number (if known)

 Last Name
 Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		About	Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		You m	ust check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.	co	unseling ager	ing from an approved credit ncy within the 180 days before I optcy petition, and I received a npletion.
	The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
couns file for You m check follow you ca are no If you court c case, y whate paid, a credite collect		counseling agen	ing from an approved credit acy within the 180 days before I ptcy petition, but I do not have a appletion.	co	unseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a mpletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	you		er you file this bankruptcy petition, opy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services and agency, but was unable to vices during the 7 days after I and exigent circumstances emporary waiver of the	fro ob ma me	m an approve tain those se ade my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this	rec effo una	quirement, attao orts you made able to obtain it at exigent circu	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.		
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive a brief, along must file a cert with a copy of l. If you do not do only Any extension		sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
		•	he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		m not require unseling beca	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for bunseling with the court.	ab	out credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 Lynell	Middle Nove	Bryant	Case number (if known	<u> </u>			
Part 6: First Name Answer These Que	Middle Name estions for Reporting Purp	Last Name					
16. What kind of debts do you have?	16a. Are your debts prim "incurred by an indiv No. Go to line 16 Yes. Go to line 1 16b. Are your debts prim	narily consumer debts? vidual primarily for a pers bb. 7. narily business debts? B s or investment or throug bc. 7.	onal, family, or housel Business debts are deb gh the operation of the	ts that you incurred to obtain business or investment.			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chexpenses are paid No. Yes. I am filing under Chexpenses are paid No. Yes.		nat after any exempt pro to distribute to unsecure	perty is excluded and administrative ed creditors?			
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,0 ☐ 5,001-10 ☐ 10,001-2	0,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000, \$50,000,	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000, \$50,000,	01-\$10 million 001-\$50 million 001-\$100 million 0,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
Part 7: Sign Below							
For you	correct. If I have chosen to file und of title 11, United States Cunder Chapter 7. If no attorney represents rout this document, I have I request relief in accordance.	der Chapter 7, I am aware Code. I understand the re me and I did not pay or ag obtained and read the no nce with the chapter of tit	that I may proceed, if lief available under each gree to pay someone w otice required by 11 U. tle 11, United States C	ode, specified in this petition.			
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
	/s/ Lynell Bryant Signature of Debtor 1		Signature of I	Debtor 2			
	Executed on1/3/2	2017 M / DD / YYYY	Executed o				

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Debtor 1 Lynell		Bryant	Case number (if k	rnown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	information in the schedu	ules filed with the petition is incorrect.
attorney, you do not	4.5			·
need to file this page.	/s/ Sean McNulty		Date	1/3/2017
	Signature of Attorney f	or Debtor	——— MI	M / DD / YYYY
	Sean McNulty			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374030	Email address	smcnulty@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Lynell		Bryant					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois					
			(State)					
Case number (If known)								

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	· · · · · · · · · · · · · · · · · · ·
1b. Copy line 62, Total personal property, from Schedule A/B	\$800.00
1c. Copy line 63, Total of all property on Schedule A/B.	\$800.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	фос осл оо
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$26,964.00
Your total liabilities	\$26,964.00
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,694.00
5. Schedule J: Your Expenses (Official Form 106J)	

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Bryant Debtor 1 Lynell _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$194.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information	n to identify your c	ase:			Ī			
					P I				
Debtor 1	<u>Lyne</u> First	Name	Middle N	lame	Bryant Last Name				
Debtor 2					2451 1441116				
(Spouse, if fil	ling) First	Name	Middle N	lame	Last Name				
United Sta	ates Bankru	ptcy Court for the:	Northern		District of Illinois (State)				
Case num (If known)	ber								
Officia	ıl Form	106A/B				_		Check if this is an amended filing	
Sched	dule A	/B: Prope	rty					12/1	
category v responsibl write your	where you le for suppl name and	think it fits best. E ying correct infor case number (if k	Be as complete a mation. If more s nown). Answer e	nd a pace very	a asset only once. If an asset fits in moccurate as possible. If two married points needed, attach a separate sheet question.	eople are to this fo	e filing together, both a orm. On the top of any a	re equally	
			_						
	No. Go to		juitable interest	ın an	y residence, building, land, or similai	r propert	у?		
	res. where	e is the property?							
				Wh	at is the property? Check all that apply	/.		claims or exemptions. Put red claims on <i>Schedule D:</i>	
1.1	Street addr	Street address, if available, or other description		H	Single-family home		Creditors Who Have Claims Secured by Property		
				H	Duplex or multi-unit building Condominium or cooperative		Current value of the	Current value of the	
				H	Manufactured or mobile home		entire property?	portion you own?	
				H	Land			 -	
	Number	Street	_	H	Investment property		Describe the nature o		
				H	Timeshare		interest (such as fee s the entireties, or a life		
	City	State	Zip Code	H	Other				
					o has an interest in the property? Ch	ieck	Check if this is co	mmunity property	
				one	e. Debtor 1 only		Ш		
				H	Debtor 2 only				
				H	Debtor 1 and Debtor 2 only				
				H	At least one of the debtors and another				
					ner information you wish to add abou		m auch ac local		
					perty identification number:	t tills ite	ili, sucii as local		
If you	own or hav	re more than one, li	st here:						
				Wh	at is the property? Check all that apply	/.		claims or exemptions. Put red claims on Schedule D:	
1.2	Street addr	ress, if available, or	other description	Ш	Single-family home			nims Secured by Property.	
			·		Duplex or multi-unit building		Current value of the	Current value of the	
				Щ	Condominium or cooperative		entire property?	portion you own?	
				H	Manufactured or mobile home				
	Number	Street		H	Land Investment property		Describe the nature o	f your ownership	
				H	Timeshare		interest (such as fee s the entireties, or a life		
	City	State	Zip Code	H	Other			e estate), il kilowii.	
					o has an interest in the property? Ch	ieck	Check if this is co	mmunity property	
				one	e. Debtor 1 only				
				H	Debtor 2 only				
				H	Debtor 1 and Debtor 2 only				
				H	At least one of the debtors and another				
				C+1			m such as local		
					ner information you wish to add abou perty identification number:	t tins ite	iii, sucii as lucal		

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Debtor 1	Lynell First Name	Middle Name	Bryant Last Name	Case numbe	r (if known)	
1.3 Stre	et address, if available, or othe		What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
Nur City	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee state entireties, or a life	imple, tenancy by
]] [Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and	other	(see instructions)	mmunity property
	the dollar value of the porti ve attached for Part 1. Write	on you own for a	roperty identification number: Ill of your entries from Part 1, inclu ere.	ding any entrie	s for pages	
Oo you ov ou own t	hat someone else drives. If you ans, trucks, tractors, sport utility	i lease a vehicle, a	in any vehicles, whether they are also report it on Schedule G: Executor bycles	-	-	
3.1	Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any sector Creditors Who Have Cla	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions)		Current value of the entire property?	Current value of the portion you own?
3.2	Make Model: Year:		Who has an interest in the propone.	erty? Check	the amount of any seco	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions)		Current value of the entire property?	Current value of the portion you own?

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btor 1		Bryant	Case number	(if known)	
	First Name Mid	ddle Name Last Name			
3.3	Make Model: Year: Approximate mileage:	Who has an interest in the propone.	perty? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put ared claims on <i>Schedule D</i> aims Secured by Property.
		Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Other information:	Debtor 1 and Debtor 2 only	al ann a the an		————
		At least one of the debtors and			
		Check if this is community instructions)	property (see		
3.4	Make	Who has an interest in the propone.	erty? Check		claims or exemptions. Put
	Model: Year:	Debtor 1 only		•	nims Secured by Property.
	Approximate mileage:	Debtor 2 only		Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only		entire property?	portion you own?
		At least one of the debtors and	d another		
		Check if this is community	property (see		
Exar	mples: Boats, trailers, motors, persor	instructions) IVs and other recreational vehicles, other vehicles and watercraft, fishing vessels, snowmobiles, moto			
Exar	nples: Boats, trailers, motors, persor No Yes	「Vs and other recreational vehicles, other veh			
Exar	mples: Boats, trailers, motors, persor No Yes Make	IVs and other recreational vehicles, other vehicles and other recreational vehicles, other vehicles, motor watercraft, fishing vessels, snowmobiles, watercraft, fishing vessels, snowmobiles, watercraft, fishing vessels, wate	orcycle accessorie:	s Do not deduct secured	claims or exemptions. Put red claims on <i>Schedule D</i>
Exar	nples: Boats, trailers, motors, persor No Yes	rVs and other recreational vehicles, other veh nal watercraft, fishing vessels, snowmobiles, moto	orcycle accessorie:	Do not deduct secured the amount of any secu	claims or exemptions. Put lired claims on <i>Schedule D</i> lims Secured by Property.
Exar	nples: Boats, trailers, motors, persor No Yes Make Model:	Who has an interest in the propone.	orcycle accessorie:	Do not deduct secured the amount of any secu	red claims on <i>Schedule D</i>
Exar	nples: Boats, trailers, motors, persor No Yes Make Model: Year:	Who has an interest in the propone. Debtor 1 only	orcycle accessorie:	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Diims Secured by Property.
Exar	nples: Boats, trailers, motors, persor No Yes Make Model: Year: Approximate mileage:	Who has an interest in the propone. Debtor 1 only Debtor 2 only	orcycle accessories	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Dims Secured by Property. Current value of the
Exar	nples: Boats, trailers, motors, persor No Yes Make Model: Year: Approximate mileage:	Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 2 only	perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Dims Secured by Property. Current value of the
Exar 	Make Other information:	Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone.	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedule D ims Secured by Property. Current value of the portion you own? claims or exemptions. Put
Exar 	Make Model: Other information: Make Model: Model: Model: Model: Model: Model: Model: Model:	Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone.	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	red claims on Schedule D hims Secured by Property. Current value of the portion you own? claims or exemptions. Put lired claims on Schedule D
Exar 	Make Other information:	Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 3 only Debtor 1 only Debtor 1 only	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications Classification Creditors Who Have Classifications Control to the amount of any secured the amount of any s	red claims on Schedule Dims Secured by Property. Current value of the portion you own? claims or exemptions. Put ired claims on Schedule Dims Secured by Property.
Exar 	Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage:	Who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone. Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 least one of the debtors and instructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule D vims Secured by Property. Current value of the portion you own? claims or exemptions. Put ared claims on Schedule D vims Secured by Property. Current value of the
Exar 	Make Model: Other information: Make Model: Year: Approximate mileage: Other information:	Who has an interest in the propone. Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone. Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Instructions)	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications Classification Creditors Who Have Classifications Control to the amount of any secured the amount of any s	red claims on Schedule Dims Secured by Property. Current value of the portion you own? claims or exemptions. Put ired claims on Schedule Dims Secured by Property.
Exar 	Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage:	Who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone. Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 least one of the debtors and instructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only	perty? Check d another property (see perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule D vims Secured by Property. Current value of the portion you own? claims or exemptions. Put ared claims on Schedule D vims Secured by Property. Current value of the

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D	ebtor 1	Lynell First Name	Middle Name	Bryant Last Name	Case number (if known)	
Pa	art 3:		our Personal and Household It			
			e any legal or equitable interes		ng items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	Examp	_	and furnishings bliances, furniture, linens, china, kitcher	nware		
Ш	No No	Na a audha a				1
✓	Yes. L	Describe	Misc. Household Goods			\$350.00
		ronics les: Television	s and radios; audio, video, stereo, and	I digital equipment; comput	ers, printers, scanners; music	
✓	Yes. [Describe	Misc. Electronics			\$125.00
		•	lue and figurines; paintings, prints, or othe pin, or baseball card collections; other of		• •	
		Describe				
М						
		les: Sports, pl	orts and hobbies hotographic, exercise, and other hobby ks; carpentry tools; musical instrument	· · · · · · · · · · · · · · · · · · ·	tables, golf clubs, skis; canoes	
✓	No					
	Yes. [Describe				
	I 0. Fire Examp		les, shotguns, ammunition, and related	d equipment		
✓	No					
	Yes. [Describe				
	I 1. Clo t Examp		clothes, furs, leather coats, designer w	ear, shoes, accessories		
	No					1
✓	Yes. L	Describe	Used Clothing			\$225.00
	I 2. Jew Examp	-	jewelry, costume jewelry, engagement er	rings, wedding rings, heirlo	om jewelry, watches, gems,	
		Describe	Misc. Jewelry			\$50.00
لگ	•		,			\$50.00
	Examp	-farm anima les: Dogs, cat	Is s, birds, horses			
✓	No					1
	Yes. [Describe				
1	l4. Any	other perso	nal and household items you did not	t already list, including ar	ny health aids you did not list	
✓	No					
	Yes. [Describe				
1	5. Add	the dollar va	alue of all of your entries from Part	3, including any entries fo	or pages you have attached	¢750.00
			t number here			\$750.00

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Deb ⁻	tor 1 Lynell		Bryant	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	4: Describe Your I	Financial Assets			
Do	you own or have an	y legal or equitable interest	in any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	Cash				
E	xamples: Money you ha	ve in your wallet, in your home, in	a safe deposit box, and on hand	when you file your petition	
	No No				
	Yes			Cash:	\$50.00
17.	Deposits of money				
		avings, or other financial accounts; estitutions. If you have multiple acc			
	No	istitutions. If you have multiple acc	Sourits with the same institution,	iist eacii.	
	Ë		Institution name:		
	Yes				
		17.1. Checking account:			
		17.2. Checking account:			
		17.3. Savings account:			
		_			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks	_		
	_	, investment accounts with brokers	age firms, money market account	ts	
	✓ No	Institution or issuer name:			
	Yes	mstitution of issuer name.			
		-			
					<u> </u>
19.		tock and interests in incorporate	ted and unincorporated busine	sses, including an interest in	
	an LLC, partnership, a	and joint venture			
	✓ No	Name of entity		% of ownership:	
	Yes. Give specific information about	Name or emity		70 Of Ownership.	
	them				

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Debt	tor 1 Lynell		Bryant	Case number (if known)	
	First Name	Middle Name	Last Name	· · · · · 	
20.	Negotiable instruments Non-negotiable instrum No No Yes. Give specific	porate bonds and other negotial include personal checks, cashiers nents are those you cannot transfe	checks, promissory no	otes, and money orders.	
	information about them	Issuer name:			
21	Retirement or pensio	n accounts			
21.	Examples: Interests in I		, thrift savings account	ts, or other pension or profit-sharing plans	
	✓ No Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		d prepayments I deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.		or a periodic payment of money to	you, either for life or fo	or a number of years)	
	✓ No Yes	Issuer name and description:			
					<u> </u>

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Debt	or 1 Lynell	Bryant	Case number (if known)	
24.	First Name	Middle Name Last Name I education IRA, in an account in a qualified ABLE progran	or under a qualified state tuition program	
24.		30(b)(1), 529A(b), and 529(b)(1).	i, or under a quanned state tuttion program.	
	✓ No			
	Yes	Institution name and description. Separately file the records of a	ny interests.11 U.S.C. § 521(c):	
	100			
25.	Trusts, equita	ble or future interests in property (other than anything list	ed in line 1). and rights or powers	
	exercisable fo		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	✓ No			
	Yes. Descr	be		
26.	Patents, copy	rights, trademarks, trade secrets, and other intellectual p	operty	
	Examples: Inter	met domain names, websites, proceeds from royalties and licen	sing agreements	
	✓ No			
	Yes. Descr	be		
27.		chises, and other general intangibles		
	Examples: Build	ding permits, exclusive licenses, cooperative association holding	is, liquor licenses, professional licenses	
	✓ No			
	Yes. Descr	be		
Mon	ney or proper	y owed to you?		Current value of the
Mon	ney or proper	y owed to you?		portion you own?
Mon	ney or proper	ry owed to you?		
	ney or propert			portion you own? Do not deduct secured
				portion you own? Do not deduct secured
	Tax refunds ow ✓ No ☐ Yes. Give s	ed to you Decific information	Federal:	portion you own? Do not deduct secured
	Tax refunds ow ✓ No — Yes. Give so about	red to you	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ow ✓ No Yes. Give s about you al	pecific information them, including whether	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ow No Yes. Give so about you al and the	pecific information them, including whether ready filed the returns to tax years		portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds ow No Yes. Give syabout you all and the	pecific information them, including whether ready filed the returns to tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give syabout you all and the	pecific information them, including whether ready filed the returns te tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you al and th Family support Examples: Past	pecific information them, including whether ready filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you al and th Family support Examples: Past	pecific information them, including whether ready filed the returns te tax years	State: Local: ntenance, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you al and th Family support Examples: Past	pecific information them, including whether ready filed the returns the tax years	State: Local: ntenance, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds ow No Yes. Give s about you al and th Family support Examples: Past	pecific information them, including whether ready filed the returns the tax years	State: Local: Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you al and th Family support Examples: Past	pecific information them, including whether ready filed the returns the tax years	State: Local: Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give so about you all and the second seco	pecific information them, including whether ready filed the returns le tax years due or lump sum alimony, spousal support, child support, main pecific information	State: Local: Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds ow ✓ No Yes. Give syabout you all and the seamples: Past ✓ No Yes. Give syabout you all and the seamples: Past ✓ No Other amounts Examples: Unpage 1	pecific information them, including whether ready filed the returns te tax years	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow ✓ No Yes. Give syabout you all and the seamples: Past ✓ No Yes. Give syabout you all and the seamples: Past ✓ No Other amounts Examples: Unpage 1	pecific information them, including whether ready filed the returns le tax years	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow ✓ No Yes. Give sy about you at and the second of the s	pecific information them, including whether ready filed the returns the tax years	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow ✓ No Yes. Give sy about you at and the second of the s	pecific information them, including whether ready filed the returns the tax years	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Lynell	Bryant	Case number (if known)	
	First Name Middle Name	e Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; he	alth savings account (HSA); credit, ho	meowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due you from If you are the beneficiary of a living trust, expect property because someone has died.		or are currently entitled to receive	
	V No Yes. Describe			
33.	Claims against third parties, whether or not Examples: Accidents, employment disputes, ins		demand for payment	
	✓ No Yes. Describe			
34.	Other contingent and unliquidated claims of to set off claims	f every nature, including counterc	aims of the debtor and rights	
	✓ No Yes. Describe			
35.	Any financial assets you did not already list			
	✓ No Yes. Describe			
36.	Add the dollar value of all of your entries fro for Part 4. Write that number here			\$50.00
Part	5: Describe Any Business-Related Pro	operty You Own or Have an In	terest In. List any real estate in Part	1.
37.	Do you own or have any legal or equitable in	nterest in any business-related pro	perty?	
	No. Go to Part 6. Yes. Go to line 38.		p ₀ D	urrent value of the ortion you own? o not deduct secured claims rexemptions
38.	Accounts receivable or commissions you alr	eady earned		
	No Yes. Describe			
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, software	e, modems, printers, copiers, fax mad	chines, rugs, telephones, desks, chairs, electr	onic devices
	✓ No Yes. Describe			

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Deb	tor 1 Lynell	Bryant	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	macninery, fixtures, e	quipment, supplies you use in business, and tools of your trad	ie	
	✓ No			
	Yes. Describe			
	_			
11	Inventory			
41.	Inventory			
	✓ No			
	Yes. Describe			
42	Interests in partnersh	ins or joint ventures		
		ipo di joine romando		
		Name of entity:	% of ownership:	
	Yes. Give specific	,	·	
	information about them	-		
43	Customer lists, mailing	lists, or other compilations		
	— ·	,		
	No No		2 4 0 4 (4 4	
	Yes. Do your lists if	nclude personally identifiable information (as defined in 11 U.S.C. §	; 101(41A))?	
	No			
	Yes. Desc	ribe		
44.	Any business-related	property you did not already list		
	✓ No			
	Yes. Give specific			_
	information			<u> </u>
				-
				<u> </u>
45 A	dd the dellar value of a	all of your antries from Part 5 including any entries for pages	you have attached	
		all of your entries from Part 5, including any entries for pages r here		
<u> </u>				
Pari		arm- and Commercial Fishing-Related Property You (interest in farmland, list it in Part 1.	Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishi		
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, p	ouitry, farm-raised fish		
	✓ No			
	Yes. Describe			

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Deb	tor 1 Lynell	A.C. I. II. A.I	Bryant	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fi	ctures, and tools of trad	e	
	√ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
	Li reci Decemberii				
51.	Any farm- and comme	rcial fishing-related property you	did not already list		
	No No				
	Yes. Describe				
	Too: Booombo				
	L				
EO A	dd the deller velve ef e	I of voice outside from Dont & inclu	.dina on, ontrino for no	man way baya attachad	
		ll of your entries from Part 6, inclur here		= -	
•				L	
Part	Describe All Pro	perty You Own or Have an In	terest in That You Di	d Not List Above	
		perty of any kind you did not alrea			
00.		s, country club membership	idy noti		
	✓ No				
	Yes. Give specific				
	information				
					·
54. A	dd the dollar value of a	I of your entries from Part 7. Writ	e that number here		P
	o Lietabe Tetale et	Each Part of this Form			
Part	LIST THE TOTALS OF	Each Part of this Form			
55 1	Part 1: Total real estate	, line 2		•	
00.	art in rotal roal octato	,			
56. ı	part 2 total vehicles, lin	e 5			
		nd household items, line 15			
	-		\$750.00	<u> </u>	
58. F	art 4: Total financial as	sets, line 36	\$50.00		
59. I	Part 5: Total business-re	elated property, line 45			
60 1	Part & Tatal form and	fishing related property line 50			
		fishing-related property, line 52	-	<u></u>	
61. I	Part 7: Total other prop	erty not listed, line 54			
62.	Total personal property	. Add lines 56 through 61		<u> </u>	4005.55
			***************************************	Copy personal property total	+ \$800.00
				Eropoly total	
					\$800.00
63. T	otal of all property on S	schedule A/B. Add line 55 + line 62.			

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Filli	n this infor	mation to identify your ca	se:			
Deb	otor 1	Lynell		Bryant		
Doh	otor O	First Name	Middle Name	Last Name		
	otor 2 use, if filing)	First Name	Middle Name	Last Name	-	
Unit	ted States E	sankruptcy Court for the:	Northern	District of Illinois	_	
Cas	e number			(State)		
(If kno						
Of	ficial	Form 106C				Check if this is amended filing
Sc	hedul	e C: The Prope	erty You Claim	as Exempt		12/
state the	e a speci [.] amount c	fic dollar amount as e of any applicable statu	xempt. Alternatively, itory limit. Some exem	you may claim the full fai nptions—such as those f	r market value or health aids, r	you claim. One way of doing so is to of the property being exempted up to ights to receive certain benefits, and
und youi Par	er a law t r exempti t 1: Iden Which se	that limits the exemption would be limited to tify the Property You to fexemptions are you or	ion to a particular dol o the applicable statu Claim as Exempt claiming? Check one only	lar amount and the value tory amount.	of the property	mption of 100% of fair market value vis determined to exceed that amour
und youi Par	er a law to rexemption to the little	that limits the exemption would be limited to tify the Property You to of exemptions are you care claiming state and fed	ion to a particular dol to the applicable statu Claim as Exempt claiming? Check one only deral nonbankruptcy exe	lar amount and the value tory amount. y, even if your spouse is filing we emptions. 11 U.S.C. § 522(b)	of the property	
unde your Par 1.	er a law trexemption to the company of the company	that limits the exemption would be limited to tify the Property You to of exemptions are you care claiming state and fectors claiming federal exemptions.	con to a particular dole the applicable statu Claim as Exempt Claiming? Check one only deral nonbankruptcy exemptions. 11 U.S.C. § 522(lar amount and the value tory amount. g, even if your spouse is filing we emptions. 11 U.S.C. § 522(b)(b)(2)	of the property ith you. 3)	
und youi Par	er a law trexemption to the company of the company	that limits the exemption would be limited to tify the Property You to of exemptions are you care claiming state and fectors claiming federal exemptions.	con to a particular dole the applicable statu Claim as Exempt Claiming? Check one only deral nonbankruptcy exemptions. 11 U.S.C. § 522(lar amount and the value tory amount. y, even if your spouse is filing we emptions. 11 U.S.C. § 522(b)	of the property ith you. 3)	
unde your Par 1.	er a law trexemption to the company of the company pure t	that limits the exemption would be limited to tify the Property You to of exemptions are you care claiming state and fectors claiming federal exemptions.	con to a particular dole the applicable status. Claim as Exempt Claiming? Check one only deral nonbankruptcy exemptions. 11 U.S.C. § 522(Jule A/B that you claim and Current value of	lar amount and the value tory amount. g, even if your spouse is filing we emptions. 11 U.S.C. § 522(b)(b)(2) as exempt, fill in the informate the exemption of the exemption o	of the property ith you. 3) ion below. on you claim	
unde your Par 1.	er a law trexemption of the recomption of the recomption of the recomption of the recompt of the	that limits the exemption would be limited to tify the Property You to fexemptions are you care claiming state and fectore claiming federal exemptions are you list on Scheol cription of the property achedule A/B that lists this	Claim as Exempt Claim as Exempt Claiming? Check one only deral nonbankruptcy exemptions. 11 U.S.C. § 522(Jule A/B that you claim a Current value of the portion you own Copy the value fro Schedule A/B	lar amount and the value tory amount. g, even if your spouse is filing we emptions. 11 U.S.C. § 522(b)(b)(2) as exempt, fill in the informate the exemption of the exemption o	of the property ith you. 3) ion below. on you claim	r is determined to exceed that amour
unde your Par 1.	er a law to rexemption to the rexemption of the	that limits the exemption would be limited to tify the Property You to fexemptions are you care claiming state and fectore claiming federal exemptions are you list on Scheol cription of the property achedule A/B that lists this	Claim as Exempt Claiming? Check one only deral nonbankruptcy exemptions. 11 U.S.C. § 522(Jule A/B that you claim a Current value of the portion you own Copy the value from	lar amount and the value tory amount. If even if your spouse is filling we emptions. 11 U.S.C. § 522(b)(b)(2) It is exempt, fill in the informate the exemption of the exempti	of the property ith you. ion below. on you claim each exemption.	r is determined to exceed that amour
unde your Par 1.	er a law to rexemption to the rexemption of the	that limits the exemption would be limited to tify the Property You to fexemptions are you care claiming state and fector claiming federal exemption of the property achedule A/B that lists this this this this this this thousehold Goods	Claim as Exempt Claim as Exempt Claiming? Check one only deral nonbankruptcy exemptions. 11 U.S.C. § 522(Jule A/B that you claim a Current value of the portion you own Copy the value fro Schedule A/B	lar amount and the value tory amount. g, even if your spouse is filling we emptions. 11 U.S.C. § 522(b)(b)(2) as exempt, fill in the informat Amount of the exemption Check only one box for exemption 33.	of the property iith you. 3) ion below. on you claim each exemption.	r is determined to exceed that amour
unde your Par 1.	er a law to rexemption to the rexemption of the	that limits the exemption would be limited to tify the Property You to fexemptions are you care claiming state and fector claiming federal exemptions of the property acceptation of the property acceptation.	Claim as Exempt Claim as Exempt Claiming? Check one only deral nonbankruptcy exemptions. 11 U.S.C. § 522(Jule A/B that you claim a Current value of the portion you own Copy the value fro Schedule A/B	lar amount and the value tory amount. If even if your spouse is filling we emptions. 11 U.S.C. § 522(b)(b)(2) It is exempt, fill in the informate the exemption of the exempti	of the property iith you. 3) ion below. on you claim each exemption.	Specific laws that allow exemption 735 ILCS 5/12-1001(b)
unde your Par 1.	er a law to rexemption to the rexemption of the	that limits the exemption would be limited to the tify the Property You to fexemptions are you care claiming state and fector claiming federal exemptions of the property at the tift of the tift	Claim as Exempt Claim as Exempt Claiming? Check one only deral nonbankruptcy exemptions. 11 U.S.C. § 522(Jule A/B that you claim a Current value of the portion you own Copy the value fro Schedule A/B	lar amount and the value tory amount. g, even if your spouse is filling we emptions. 11 U.S.C. § 522(b) (b) (2) as exempt, fill in the informate Amount of the exemption of t	ith you. 3) ion below. on you claim ach exemption.	r is determined to exceed that amour
unde your Par 1.	er a law to rexemption to the rexemption of the	that limits the exemption would be limited to the tify the Property You to fexemptions are you care claiming state and fector claiming federal exemptions of the property acceptation of the property acceptation.	Claim as Exempt Claiming? Check one only deral nonbankruptcy exemptions. 11 U.S.C. § 522(Jule A/B that you claim a Current value of the portion you own Copy the value fro Schedule A/B \$350.00	lar amount and the value tory amount. g, even if your spouse is filling we emptions. 11 U.S.C. § 522(b) (b) (2) as exempt, fill in the informate Amount of the exemption of t	ith you. 3) ion below. on you claim ach exemption.	Specific laws that allow exemption 735 ILCS 5/12-1001(b)

☐ No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Debtor ¹			Bryant	Case number (if known)	
	First Name Mide	dle Name L	ast Name		
Part 2:	Additional Page				
line	ef description of the property and on Schedule A/B that lists this perty	Current value of the portion you own Copy the value from Schedule A/B		exemption you claim box for each exemption.	Specific laws that allow exemption
Line	of cription: Misc. Jewelry e from nedule A/B: 12	\$50.00		\$50.00 ir market value, up to any statutory limit	735 ILCS 5/12-1001(b)
Line	of cription: Misc. Electronics e from nedule A/B: 07	\$125.00		\$125.00 ir market value, up to any statutory limit	735 ILCS 5/12-1001(b)
Line	cription: Cash on Hand efrom edule A/B: 16	\$50.00		\$50.00 ir market value, up to any statutory limit	735 ILCS 5/12-1001(b)

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					. a.go == 0. 0	. •		
Fill in	this infor	mation to identify your c	ase:					
Debto	or 1	Lynell		Bryan	t			
		First Name	Middle Name	Last N	Name			
Debto								
(Spous	e, if filing)	First Name	Middle Name	Last N	Name			
United	d States B	ankruptcy Court for the:	Northern	District of I	llinois			
_					State)			
Case (If know	number ⑺n)							
`		Form 106D						Check if this is an amended filing
				.				arrended ming
Sci	าedu	ile D: Credit	ors Who Ha	ve Clai	ıms Secure	ed by Prope	erty	12/15
more s	space is i		ble. If two married peopl onal Page, fill it out, nun					
1.	Oo any c	reditors have claims	secured by your proper	ty?				
F	✓ No. C	Check this box and sub-	mit this form to the court	with your othe	r schedules. You have	e nothing else to repo	rt on this form.	
Ī	Yes.	Fill in all of the information	on below.					
Part '	1: List	All Secured Claims						
f	or each cl	aim. If more than one cre	or has more than one secu ditor has a particular claim, alphabetical order accordin	list the other of	creditors in Part 2. As	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill	in this infor	mation to identify your c	ase:					
Deb	otor 1	Lynell		Bryant				
		First Name	Middle Name	Last Name				
	otor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Uni	ted States E	Bankruptcy Court for the:	Northern	District of Illinois				
			_	(State)				
(If kn	se number lown)							
Of	ficial F	orm 106E/F				Ch	eck if this is ar	n amended filing
						_		
Sc	chedu	ule E/F: Cre	editors Who	Have Unse	cured Claims			12/15
othe Forn clair	r party to a n 106A/B) a ns that are entries in t wn).	any executory contracts and on <i>Schedule G: Exe</i> e listed in <i>Schedule D:</i> C he boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim. expired Leases (Official l Secured by Property. If	ns and Part 2 for creditors wi Also list executory contract Form 106G). Do not include a more space is needed, copy top of any additional pages,	s on <i>Sched</i> iny credito the Part y	<i>ule A/B: Prop</i> rs with partia ou need, fill i	perty (Official ally secured it out, number
1.	Do any c	reditors have priority ur	secured claims against y	ou?				
	✓ No. (Go to Part 2.						
	Yes.							
2.	listed, idea As much Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit in alphabetical order accord e than one creditor holds a p	y and nonpriority amount ding to the creditor's name particular claim, list the oth		both priorit	y and nonprio	rity amounts.
	(For an ex	spianation of each type of	claim, see the instructions f	or uns form in the instruct	lion bookiet.)	Total	Priority	Nonpriority

claim

amount

amount

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Debtor 1 Lynell Bryant Case number (if known) Middle Name Last Name First Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 Bank of America \$2,300.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 26078 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 27420 Greensboro North Carolina City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Credit Card Debt Is the claim subject to offset? Yes 4.2 City of Chicago Parking \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N. LaSalle St # 107A When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60602 City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Parking Tickets Is the claim subject to offset? **✓** No Yes 4.3 ComEd \$785.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3 Lincoln Center As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated 60181 Oakbrook Terrace Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Electric Bills Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Page 25 of 63 Debtor 1 Lynell Bryant Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 CREDIT MANAGEMENT LP \$379.00 Last 4 digits of account number ____ 0472 Nonpriority Creditor's Name 4200 INTERNATIONAL PKWY When was the debt incurred? 7/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent CARROLLTON 75007 Texas Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans 4. 4.6

	=	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: Other. Specify COMCAST-CHICAGO	
	Yes	Other. Specify Control of Total Care	
	165		
5	Illinois Tollway	- Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name	When was the debt incurred? n/a	
	2700 Ogden Ave Number Street	when was the dept incurred:	
		As of the date you file, the claim is: Check all that apply.	
	Legal Dept	- Contingent	
		Unliquidated	
	Downers Grove Illinois 60515	_ 🗕	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify Tollway Violations	
	No		
	¥ NO		
	Yes		
6	IRS 1	Last A divita of account number	\$20,000.00
	Nonpriority Creditor's Name	- Last 4 digits of account number	Ψ20,000.00
	PO Box 7346	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		- Contingent	
		≓ °	
	Philadelphia Pennsylvania 19101	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify Non-Priority Tax Debt	
	Is the claim subject to offset?		
	✓ No		
	V 100		
	Yes		

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Debtor 1 Lynell First Name Bryant Case number (if known) Middle Name Last Name

Part 4: Add th	e Amounts for Each Type of Unsecured Claim						
6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.							
			Total claims				
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00				
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00				
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00				
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00				
			Total claims				
Total claims from Part 2	6f. Student loans	6f.	\$0.00				
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims		\$0.00				
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$26,964.00				
	6j. Total. Add lines 6f through 6i.	6j.	\$26,964.00				

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Fill in this information to identify your case:							
Debtor 1	Lynell		Bryant				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number			(State)				
(If known)							

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		Du	cument Pa	ye 20 01 03		
Fill in this i	information to identify your	case:				
Debtor 1	Lynell First Name	Middle Name	Bryant Last Name			
Debtor 2 (Spouse, if fili		Middle Name	Last Name			
United Sta	tes Bankruptcy Court for the		District of Illinois			
Case num	ber		(State)			
Officia	al Form 106H					Check if this is an amended filing
Sched	lule H: Your Co	debtors				12/15
1. Do yo	nswer every question. u have any codebtors? (If No Yes	you are filing a joint case, do	not list either spouse a	is a codebtor.)		
Idaho		ou lived in a community pro lexico, Puerto Rico, Texas, W			erty states and territories	include Arizona, California,
	Yes. Did your spouse, form No	mer spouse, or legal equiva	lent live with you at th	e time?		
	<u> </u>	nity state or territory did you	ı live?	Fill in the name	and current address of	hat person.
	Name of your spouse	s, former spouse, or legal equ	ivalent			
	Number Street					
	City	State	Zip (Code		
	•	ebtors. Do not include you	•	•		

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply:

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Fill in this information to identify	y your case:					
Debtor 1 Lynell		Bryant				
First Name	Middle Name	Last Na	ame	- Che	eck if this is:	
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Na	omo	-	An amended filing	
					A supplement showing po	est-petition chapter 13
United States Bankruptcy Court for the:	Northern	_ District of Illin	nois tate)		expenses as of the followi	
Case number		(0		_ .		
(If known)					MM / DD / YYYY	
Official Form 106I						
Schedule I: Your In	ncome					12/15
responsible for supplying correctinformation about your spouse. spouse. If more space is needed number (if known). Answer eve	If you are separated and d, attach a separate she ry question.	d your spous	se is not filing	with you, do	not include information	n about your
Fill in your employment		Debtor 1			Debtor 2	
information.	Employment status					
If you have more than one job,	Employment status	✓ Employ	-		Employed	
attach a separate page with information about additional		I NOT EII	nployed		Not Employed	
employers.	Occupation	Self-emplo	yment		_	
Include part time, seasonal, or self-employed work.	Employer's name				_	
Occupation may include student	Employer's address					
or homemaker, if it applies.		Number Stre	eet		Number Street	
		City	State	Zip Code	City	tate Zip Code
	How long employed there?					
Part 2: Give Details About	Monthly Income					
Estimate monthly income as of spouse unless you are separated.	the date you file this form	n. If you have i	nothing to repo	rt for any line, v	write \$0 in the space. Inclu	ude your non-filing
If you or your non-filing spouse have more space, attach a separate she		combine the i	information for a	all employers fo		below. If you need
			For D	ebtor 1	For Debtor 2 or non-filing spouse	
List monthly gross wages, sa deductions.) If not paid monthl be.			2.	\$0.00		
3. Estimate and list monthly over	ertime pay.		3.	+ \$0.00		
4. Calculate gross income. Add	line 2 + line 3.		4.	\$0.00		

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Debtor 1Lynell	Bryant	Case number	ſ (if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$0.00		
5. List all payroll deductions:	···············			
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b. Mandatory contributions for retirement plans	5b.	\$0.00	<u></u>	
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:		\$0.00 +		
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5h.	·	\$0.00		
7. Calculate total monthly take-home pay. Subtract line 6 from l	ine 4. 7.	\$0.00		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, a	nd			
the total monthly net income.	8a.	\$2,500.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, dependent regularly receive				
Include alimony, spousal support, child support, maintenand divorce settlement, and property settlement.	ce, 8c. ₋	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (bene under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:				
Food Assistance Programs Income	8f.	\$194.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h. +	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8	g + 8h. 9.	\$2,694.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10.	\$2,694.00 +	=	\$2,694.00
11. State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of your friends or relatives. Do not include any amounts already included in lines 2-10 or an	our household, your d	ependents, your roomn		
Specify:			11.	+ \$0.00
Add the amount in the last column of line 10 to the amoun Write that amount on the Summary of Schedules and Statistical				\$2,694.00
, , , , , , , , , , , , , , , , , , , ,	.,			Combined monthly income
13. Do you expect an increase or decrease within the year after	er you file this form?			
No.				
Yes. Explain:				
Debtor has not worked anywhere in the last 6 months. Debtor and his income is estimated.	or to start job as a ind	ependent contractor in t	the near future (once his licens	se is unsuspended)

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		Docu	ument Page 31 of 6	3	
Fill in this infor	mation to identify you	ur case:			
Debtor 1	Lynell First Name	Middle Name	Bryant Last Name		
Debtor 2 (Spouse, if filing)				Check if this is: An amended filing	ng
	First Name Bankruptcy Court for t	Middle Name he: Northern	Last Name District of Illinois	A supplement s	howing post-petition chapter 13
Case number			(State)	expenses as of	the following date:
(If known)				MM / DD / YYYY	(
Official	Form 106	<u>J</u>			
Schedul	e J: Your Ex	rpenses			12/15
information. If	•		re filing together, both are equal form. On the top of any addition		
Part 1: Des	cribe Your House	hold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. De	oes Debtor 2 live in	a separate household?			
	No				
	Yes. Debtor 2 mus	st file Official Forms 106J-2, <i>Expel</i>	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses of	penses include f people other	No			
than yourself and dependents	_	Yes			
· ·					
Part 2: Estil	mate Your Ongoir	ng Monthly Expenses			
_	of a date after the ba		you are using this form as a supp oplemental Schedule J, check the	•	-
		n-cash government assistance d it on Schedule I: Your Income			Your expenses
	I or home ownership or the ground or lot. 4		nclude first mortgage payments and		<u>\$900.00</u>
_	uded in line 4:				••

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Lynell Bryant Case number (if known)
First Name Middle Name Last Name

First Name	Middle Name Last I	Name		
				Your expenses
5. Additional mortgage payme	ents for your residence, such as home e	quity loans	5.	\$0.00
6. Utilities:				·
6a. Electricity, heat, natural g	as		6a.	\$250.00
6b. Water, sewer, garbage co	ollection		6b.	\$0.00
6c. Telephone, cell phone, Ir	ternet, satellite, and cable services		6c.	\$250.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping su	pplies		7.	\$350.00
8. Childcare and children's ed	lucation costs		8.	\$0.00
9. Clothing, laundry, and dry o	cleaning		9.	\$164.00
10. Personal care products as	nd services		10.	\$155.00
11. Medical and dental expen	ses		11.	\$100.00
12. Transportation. Include ga Do not include car payment	s, maintenance, bus or train fare. s		12.	\$300.00
13. Entertainment, clubs, rec	reation, newspapers, magazines, and b	oooks	13.	\$0.00
14. Charitable contributions a	and religious donations		14.	\$0.00
15. Insurance. Do not include insurance dec	ducted from your pay or included in lines	4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$0.00
15d. Other insurance. Specif	у <u>:</u>		15d	\$0.00
16. Taxes. Do not include taxes	deducted from your pay or included in lin	nes 4 or 20.		
Specify:		<u></u>	16	\$0.00
17. Installment or lease paym	ents:		10	
17a. Car payments for Vehic			17a	\$0.00
17b. Car payments for Vehic	le 2		17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
	, maintenance, and support that you d	id not report as deducted from		\$0.00
	ule I, Your Income (Official Form 106I).		18.	
	to support others who do not live with	you.		
Specify:	ses not included in lines 4 or 5 of this f	aum au an Cahadula li Vairi Inaama	19.	\$0.00
20a. Mortgages on other pro		orm or on Schedule I: Your Income.	200	\$0.00
20b. Real estate taxes.	F - 9		20a 20b	\$0.00 \$0.00
20c. Property, homeowner's	. or renter's insurance		20b 20c	\$0.00
20d. Maintenance, repair, an			20d	\$0.00
20e. Homeowner's association				
200. Homeowner 3 association	on or domainmain dues		20e	\$0.00

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Debtor 1 Lynell			Bryant	Case number (if known)		
First Nam	е	Middle Name	Last Name			
21. Other. Specify	r <u>:</u>				21	\$0.00
22. Calculate yo	ur monthly expenses.					\$2,469.00
22a. Add lines	4 through 21.					\$0.00
22b. Copy line	22 (monthly expenses for	or Debtor 2), if any,	rom Official Form 106J-2			\$2,469.00
22c. Add line 2	22a and 22b. The result is	s your monthly expe	nses.		22.	
23. Calculate you	ır monthly net income.					
23a. Copy line	12 (your combined mon	thly income) from S	chedule I.		23a	\$2,694.00
23b. Copy you	ur monthly expenses from	n line 22 above.			23b	\$2,469.00
	your monthly expenses fr	, ,	come.			\$225.00
The resu	It is your monthly net inco	ome.			23c	
For example, mortgage pay No Yes	do you expect to finish p	aying for your car lo	es within the year after year within the year or do yo odification to the terms of	ou expect your		

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Lynell		Bryant	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois	
Case number (If known)			(State)	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below						
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No						
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and					
•	·	×					
X							
	Signature of Debtor 1	Signature of Debtor 2					
	Date 1/3/2017	Date					
	MM/DD/YYYY	MM/DD/YYYY					

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Fill i	n this i	informa	ation to identify your	case:					
Deb	tor 1	-	Lynell		Bryan				
Deb	tor 2	ļ	First Name	Middle	Name Last N	lame			
(Spo	use, if fili	ing)	First Name	Middle	Name Last N	lame			
Unit	ted Sta	ites Bar	nkruptcy Court for the:	Northern	District of II	linois State)			
Cas (If kno	e num	ber			(4	State)			
			'a 107						Check if this is a
<u>Ot</u>	TICI	aı r	orm 107						amended filing
Sta	aten	nen	t of Financia	al Affairs f	or Individual	s Filing fo	r Bankru	ıptcy	12/1
info	rmatic	on. If r		ed, attach a sep	parried people are filing parate sheet to this fo				
Par	t 1: (Give C	Details About Your	Marital Status	and Where You Liv	ed Before			
1.	Wha	at is yo	our current marital st	tatus?					
	П	Marri	ed						
	$\overline{\mathbf{A}}$		narried						
2.	Duri	ing the	e last 3 years, have y	ou lived anywher	e other than where you	u live now?			
	~	No							
		Yes. L	ist all of the places y	ou lived in the las	t 3 years. Do not includ	de where you live	now.		
		Debto	or 1:		Dates Debtor 1 live	d Debtor 2:			Dates Debtor 2 lived there
						Same a	s Debtor 1		Same as Debtor 1
						_			
		Numb	er Street		From	Number Stre	eet		From
					То	-			То
		City	State	Zip Code		City	State	Zip Code	
						Same a	s Debtor 1		Same as Debtor 1
					From				From
		Numb	er Street		To	Number Stre	eet		To
		City	State	Zip Code		City	State	Zip Code	
3.								- '	ommunity property states
			s include Arizona, Calif	ornia, Idaho, Loui	siana, Nevada, New Mex	ico, Puerto Rico, Te	exas, Washingto	on, and Wisconsin.)	
	Ľ	NO Vas Mi	ake sure vou fill out 9	Schedule H. Vour	Codebtors (Official For	rm 106H)			
	ш'	JJ. 1716	and our of you fill out o	oncadio II. IOUI	Codebiols (Official Fol	100i ij.			

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Debtor		Bryan		number <i>(if known</i>)	
	First Name Middle	e Name Last N	ame		
Part 2:	Explain the Sources of Your Inc	come			
Fill	Id you have any income from employment or from operating a business during this year or the two previous calendar years? Il in the total amount of income you received from all jobs and all businesses, including part-time stivities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details.				
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	rom January 1 of current year until he date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
	For last calendar year: January 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$2000.00	Wages, commissions, bonuses, tips Operating a business	
	For the calendar year before that: January 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
Incl pub filin	id you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other ublic benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are ling a joint case and you have income that you received together, list it only once under Debtor 1. ist each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details.				
		Debtor 1		Debtor 2	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:				
	For last calendar year: (January 1 to December 31, 2016) YYYY	Est. LINK	\$2,400.00		
	For the calendar year before that: (January 1 to December 31, 2015) YYYYY	Est. LINK	\$2,400.00		

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Bryant Debtor 1 Lynell __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Lynell			Bry	yant	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi com age	ders include your porations of whic	relatives; a n you are a for a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? You are a general partner; It is securities; and any managing The domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.		_		
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	ranteed or cosigne t benefited an insi	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name				· <u></u>		
	Number Street						
	Number Street						
	City	State	Zip Code				

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Bryant Debtor 1 Lynell Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Lynell	Bryant	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because you		bank or financial institution, set off any amo	ounts from your
	✓ No Yes. Fill in the details.			
		Describe the action th	Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	f creditors, a court-
	✓ No ☐ Yes			
Part	List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No	,		
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			<u> </u>
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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Deb		Lynell		Bryant	Case number (if known	ı)	
		First Name	Middle Name	Last Name			
14.	\A/i+	hin 2 years before you filed	for hankruntov, did v	ou give any gifts or contrib	utions with a total value o	f more than \$600	to any charity?
14.	WIL	iiii 2 years before you lifeu	ior bankruptcy, did yo	ou give any gints or contrit	outions with a total value o	i more than \$600	to any chanty:
	✓	No					
		Yes. Fill in the details for ea	ach gift or contribution				
		Gifts or contributions to cl	harities	Describe what you cont	ributed	Date you	Value
		that total more than \$600		•		contributed	
		Charity's Name					
		onany onano					
		Number Street					
		City State	Zip Code				
Part	6:	List Certain Losses					
15.		nin 1 year before you filed fo abling?	or bankruptcy or since	e you filed for bankruptcy,	did you lose anything beca	ause of theft, fire,	other disaster, or
	yan	ibillig:					
	✓	No					
		Yes. Fill in the details.					
		Describe the property you	lost and	Describe any insurance	coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claims	on line 33 of Schedule		
				A/B: Property.			
D	-	List Certain Payments o	u Tuomofouo				
		ut seeking bankruptcy or pude any attorneys, bankruptcy No			r services required in your ba	nkruptcy.	
	lacksquare	Yes. Fill in the details.					
				Description and value of	f any property	Date payment	Amount of
				transferred		or transfer was made	payment
		Semrad Law Firm		Attornavia Fac. 400.00		1/3/2017	\$400.00
		Person Who Was Paid		Attorney's Fee - 400.00		1/0/2017	ψ+00.00
		11101 S. Western Avenue					
		Number Street					
		Chicago Illinois	60643				
		Chicago Illinois City State	Zip Code				
		Oily Oilaio	Zip oodo				
		Email or website address					
		Daniel Marie II. Brown	and Male Van				
		Person Who Made the Paym	ent, if Not You				
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
		OILY SIGIE					
		,	Zip Oode				
		Email or website address					

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Deb	tor 1	Lynell			Bryant	Case r	number <i>(if known)</i>			
		First Name	Middle Na	ame	Last Name					
17.	help	hin 1 year before you by you deal with your continclude any paymer No Yes. Fill in the details	reditors or to ma nt or transfer that y	ke payment		on your behalf p	oay or transfer	any property to a	anyone	who promised to
	ш	103. I III II I II C CCIAIIS	•							
					Description and value transferred	e of any property	y	Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid								
		Number Street								
		City St.	ate Zip C	ode						
		City St	ate Zip C	oue						
		transfers that you have No Yes. Fill in the details	already listed on t		urity (such as the grantin t. Description and value property transferred		Describe any			Date transfer was made
							oxonango			
		Person Who Received	Transfer							
		Number Street								
		City St. Person's relationship t	ate Zip C o you	ode						
		Person Who Received	Transfer							
		Number Street								
		City St. Person's relationship t	ate Zip C o you	ode						
19.	ben	hin 10 years before yo eficiary? ese are often called asse			ou transfer any propert	ty to a self-settle	ed trust or sim	ilar device of whi	ch you	are a
	V	No Vac Fill in the details								
	Ц	Yes. Fill in the details	•		Description and value	ue of the proper	ty transferred			Date transfer was made
		Name of trust								

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Bryant Debtor 1 Lynell Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Bryant Debtor 1 Lynell Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt	tor 1	Lynell			Bryant	:	Cas	se number <i>(i</i>	f known)		
		First Name		Middle Name	Last Na	ame	<u>.</u>				
26.	Hav	e you been a part	y in any judio	cial or administr	ative proceedii	ng under	any environme	ntal law? In	ıclude settlei	ments and ord	ders.
	H	Yes. Fill in the de	tails								
	Ш	103.1 111 111 110 00	tailo.		0			N-1	. 6 11		01.1(11
					Court or agenc	;y		Nature	of the case		Status of the case
		Case title									0000
											Pending
					Court Name						
		Case number			Number Street						On appeal
		Ouse Humber									Concluded
					City	State	Zip Code				
		O:	L 	D		A D					_
Part	111:	Give Details Al	bout Your i	Business or Co	onnections to	Any Bu	Isiness				
27	\A/;+I	sin 4 voore before	wou filed for	honkruntov dia	l vou own a bua	inoco or	have any of the	following	onnoctions t	to ony husinor	202
27.	WITI	nin 4 years before	you filed for	bankruptcy, did	i you own a bus	iness or	nave any of the	tollowing c	onnections t	to any busines	6S?
		A sole propri	ietor or self-e	employed in a tra	ade, profession	, or other	r activity, either	full-time or p	oart-time		
		A member of	f a limited lial	bility company (L	LC) or limited li	iability pa	artnership (LLP)				
		A partner in			,						
		—				Ľ					
		_		anaging executiv							
		An owner of	at least 5% of	of the voting or e	equity securities	of a cor	poration				
		No. None of the a	shove annlie	se Go to Part 12							
	\mathbf{Y}					ا محمد ا					
	Ш	Yes. Check all the	ат арріу аро	ove and IIII in the							
					Describe	the natu	ure of the busine	ess			number Do not
									include 50	cial Security	number or ITIN.
		Business Name			_				EIN:		
		Baomooo Hamo									
		Number Street			_				Dates busi	iness existed	
					Name of	account	ant or bookkeeן	per			
		City	State	Zip Code	_				From	То	
					Describe	the natu	ure of the busine	ess	Employer I	Identification	number Do not
									include So	cial Security	number or ITIN.
					<u> </u>				EIN:		
		Business Name									
		Number Street			_				Dates busi	iness existed	
		rannosi Gueet			Name of	account	ant or bookkee	per	Datos busi	Job Chioted	
		City	State	Zip Code	_				Erom	To	
		Oity	Olato	Zip code					FIOIII	To	
					Describe	the not	ure of the busine	966	Employer	Identification	number Do not
					Describe	the nati	ure of the busine	e55			number or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	iness existed	
					Name of	account	ant or bookkeep	per			
		City	State	Zip Code	_				From	To	

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Deb	otor 1 Lynell	Bryant	Case number (if known)
	First Name Middle N	Name Last Name	
28.	Within 2 years before you filed for bankru creditors, or other parties.	uptcy, did you give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in the details below.		
	_	Date issued	
	.	MM/DD/YYYY	_
	Name	MINI/DD/YYYY	
	Number Street		
	City State Zi	p Code	
Pari	t 12: Sign Below		
1	true and correct. I understand that making	g a false statement, concealing prop	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 5 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1		Signature of Debtor 2
	Data 1/0/0017		Date
	Date 1/3/2017 Did you attach additional pages to Your St No Yes Did you pay or agree to pay someone who No Yes. Name of person		viduals Filing for Bankruptcy (Official Form 107)? bankruptcy forms? Attach the Bankruptcy Petition Preparer's Notice,
	L 103. Name of person		Declaration and Signature (Official Form 119)

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

In re Lynell Bryant Case No.	
Debtor	(If known)
Chapter	Chapter 13
DISCLOSURE OF COMPENSATION OF ATTORNEY	FOR DEBTOR
 Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the a compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection w ith the 	to be paid to me, for services
For legal services, I have agreed to accept	\$4,000.00
Prior to the filing of this statement I have received	\$400.00
Balance Due	\$3,600.00
2. The source of the compensation paid to me was:	
Debtor Other (specify)	
3. The source of the compensation paid to me is:	
Debtor Other (specify)	
4. I have not agreed to share the above-disclosed compensation with any other person unless the members and associates of my law firm.	hey are
I have agreed to share the above-disclosed compensation with a other person or persons who members or associates of my law firm. A copy of the agreement, together with a list of the nar the people sharing in the compensation, is attached.	
 In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bar a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determin bankruptcy; 	
b. Preparation and filing of any petition, schedules, statements of affairs and plan which may	y be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any	y adjourned hearings thereof;
d. Representation of the debtor in adversary proceedings and other contested bankruptcy management	atters;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:	
CERTIFICATION	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to debtor(s) in this bankruptcy proceedings.	ome for representation of the
1/3/2017 /s/ Sean McNulty	
Date Signature of Attorney	
Semrad Law Firm	
Name of law firm	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Bryant, Lynell Debtor(s)	Case No	Case No			
		Chapter.	Chapter13			
	VERIFIC	CATION OF CREDITOR MAT	RIX			
Th knowledge		that the attached list of creditors is tru	ue and correct to the best of their			
Date:	1/3/2017	/s/ Bryant, Lynell Bryant, Lynell Signature of Debi				

CREDIT MANAGEMENT LP PO Box 118288 Carrollton , 75011

IRS 1 PO Box 7346 Philadelphia , 19101

ComEd 3 Lincokln Cetre c/o Sabrina Copelan Villa Park, 60181

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , 60602

Illinois Tollway PO Box 5544 Chicago , 60680

Bank of America Po Box 26078 Greensboro , 27420

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Debtor 1 Lynell First Name		yant C	ase number (if known)	
		st Name		
16. What kind of debts do you have?	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts.			
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.	. Do you estimate that afte	r any exempt property is excl ribute to unsecured creditors?	uded and administrative
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,00	01-50,000 01-100,000 ethan 100,000
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$1 \$50,000,001-\$ \$100,000,001-\$	50 million	0,000,001-\$1 billion 00,000,001-\$10 billion 000,000,001-\$50 billion ethan \$50 billion
20. How much do you estimate your liabilities to be?		\$1,000,001-\$10 \$10,000,001-\$1 \$50,000,001-\$ \$100,000,001-\$	50 million	,000,001-\$1 billion 00,000,001-\$10 billion 000,000,001-\$50 billion than \$50 billion
Part 7: Sign Below				
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	/s/ Lynell Bryant Signature of Debtor 2			
Time high promount and the Total Andrew School and the contract of the contrac	Executed on1/3/2017 MM / DD / Y	////	Signature of Debtor 2 Executed onMM /	DD/YYYY

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Fill in this infor	mation to identify your o	case:			
Debtor 1	Lynell		Bryant		
	First Name	Middle Name	Last Name	_	
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	Northern	District of Illinois		
Casa sumban			(State)		
Case number (If known)					
Official I	Form 106De				Check if this is ar amended filing
			tor's Schedules		12/15
f two married p	people are filing togeth	er, both are equally respo	ensible for supplying correct	information.	
money or prope	nis form whenever you terty by fraud in connect 1341, 1519, and 3571.	file bankruptcy schedules ion with a bankruptcy ca	or amended schedules, Mak se can result in fines up to \$;	king a false statement, concealing pro 250,000, or imprisonment for up to 20	operty, or obtaining O years, or both. 18
Part 1: Sign	Below				
Did you pa	y or agree to pay some	eone who is NOT an attorn	ney to help you fill out bankro	uptcy forms?	
✓ No					
Yes. N	lame of person		Attach Bankruptcy Per Signature (Official Fon	etition Preparer's Notice, Declaration, and m 119).	
•			•		

×

Signature of Debtor 2

MM/DD/YYYY

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

/s/ Lynell Bryant

Date 1/3/2017

Signature of Debtor 1

MM/DD/YYYY

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Debtor 1	Lynell First Name	Middle News	Bryant	Case number (if known)
	First Name	Middle Name	Last Name	ahkamerena kulasisti = 2 - saara sa saa saamaa kulasista maka in kaleen in kulasista kulasista kulasista kulasista saara
28. Wit cre	hin 2 years before you ditors, or other parties	filed for bankruptcy, did yo	ou give a financial stater	nent to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details b	pelow.		
			Date issued	
	Name			<u>.</u>
	Name		MM/DD/YYYY	
	Number Street		-	
			_	
	City St	ate Zip Code	_	
Part 12:	Sign Below			
true a	and correct. I understal kruptcy case can resul	nd that making a false stat	ement, concealing prop or imprisonment for up to	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of	Debtor 1		Signature of Debtor 2
	Date 1/3/2	017		Date
Did yo	ou attach additional pa	ges to Your Statement of I	inancial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
DI N				
Π̈́Υ	es			
Did yo	ou pay or agree to pay s	someone who is not an atte	orney to help you fill out	bankruptcy forms?
N K				• • •
ΪY	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

SB

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re:	Bryant, Lynell	Cone No	Case No			
	Debtor(s)	Case No				
		Chapter.	Chapter13			
	VERIF	CATION OF CREDITOR MAT	ΓRIX			
Tł knowledgė	ne above named Debtors hereby ver e.	ify that the attached list of creditors is to	rue and correct to the best of their			
Date:	1/3/2017	/s/ Bryant, Lynel Bryant, Lynell Signature of Del				

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Debte		Lynell First Name	Middle Name	Bryant Last Name	Case number (if known)	
16.	******	Iculate the median family inc	CONTRACTOR OF THE PROPERTY OF		mmentati na takananana sisa sisa si sa aka wara si si maramini yi pina sa yi na mina sa waka waka waka waka ma	A Minimary of a set of a country of the Minimary of the action of the set of
		a. Fill in the state in which you i		Illinois	μο.	
		o. Fill in the number of people in		1	_	
		c. Fill in the median family incor	•	of	-	\$50,133.00
	100	household		To fi	nd a list of applicable median income amounts, go onlir	
47			separate instructions for t	his form. This list	may also be available at the bankruptcy clerk's office.	
17.		w do the lines compare?	navata lina 10a Ozika k			
	1/8	Line 15b is less than or e under 11 U.S.C. § 1325	equal to line 16c. On the to (b)(3). Go to Part 3. Do N	op of page 1 of th IOT fill out <i>Calcula</i>	is form, check box 1, <i>Disposable income is not determi</i> ation of Disposable Income (Official Form 122C-2).	ned
	17b	U.S.C. § 1325(b)(3). Go	ne 16c. On the top of page to Part 3 and fill out Cal monthly income from line	Iculation of Dispo	neck box 2, <i>Disposable income is determined under 11</i> osable Income (Official Form 122C-2). On line 39 of the	that
Part :	3:	Calculate Your Commitm	nent Period Under 11	U.S.C. §1325(b)(4)	
18.	Cor	y your total average monthly	y income from line 11.			\$194.00
19.	Dec con	duct the marital adjustment in mitment period under 11 U.S.	f it applies. If you are ma C. § 1325(b)(4) allows you	rried, your spouse u to deduct part of	e is not filing with you, and you contend that calculating f your spouse's income, copy the amount from line 13.	the
	19a	. If the marital adjustment does	s not apply, fill in 0 on line	19a.		- <u>\$0.00</u>
	19b	. Subtract line 19a from line	18.			\$194.00
20.	Cal	culate your current monthly	income for the year. Foll	ow these steps:		
	20a	. Copy line 19b.				\$194.00
		Multiply by 12 (the number of	f months in a year).			x 12
	20b	. The result is your current mor	nthly income for the year for	or this part of the f	form.	\$2,328.00
	20c	. Copy the median family incon	ne for your state and size o	of household from	line 16c.	\$50,133.00
21.	How	v do the lines compare?				
	図	Line 20b is less than line 20c. commitment period is 3 years.	Unless otherwise ordered Go to Part 4.	by the court, on the	ne top of page 1 of this form, check box 3, The	
		Line 20b is more than or equal 4, The commitment period is 8	I to line 20c. Unless otherv 5 <i>years.</i> Go to Part 4.	wise ordered by th	e court, on the top of page 1 of this form, check box	
Part 4	: 5	Sign Below				
		By signing here, I declare unde	r penalty of perjury that the	e information on t	his statement and in any attachments is true and correct	t.
					•	
		🗶 /s/ Lynell Bryant	will B	, ·	•	
		Signature of Debtor 1	<i>V</i> • • • • • • • • • • • • • • • • • • •		Signature of Debtor 2	
		Date 1/3/2017			Date	
		MM/DD/YYYY			MM/DD/YYYY	
		If you checked 17a, do NOT fill If you checked 17b, fill out Fon above.		his form. On line	39 of that form, copy your current monthly income from	ı line 14

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to \$ 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$77.00 for expenses, leaving a balance due of \$3,987.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	1/3/2017	
Signed:		
/s/ Lynell	Bryant	
Trell	1BST	/s/ Sean McNulty
Debtor(s)	Name*	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.